

Sheet 1 of 7

Form PTO-1449

**INFORMATION DISCLOSURE CITATION  
IN AN APPLICATION**

(Use several sheets if necessary)

Docket Number  
70480Application Number  
09/802,482Applicant  
Stephan W. WEGERICH et al.Filing Date  
March 9, 2001Group Art Unit  
2857**U. S. PATENT DOCUMENTS**

EXAMINER INITIAL	DOCUMENT NUMBER							DATE	NAME	CLASS	SUB CLASS	FILING DATE IF APPROP.
P/K	4	3	3	6	5	9	5	06/22/82	Adams et al.			
	4	4	8	0	4	8	0	11/06/84	Scott et al.			
	4	6	3	9	8	8	2	01/27/87	Keats			
	4	7	0	7	7	9	6	11/17/87	Calabro et al.			
	4	7	6	1	7	4	8	08/02/88	Le Rat et al.			
	4	7	9	6	2	0	5	01/03/89	Ishii et al.			
	4	8	2	3	2	9	0	04/18/89	Fasack et al.			
	4	8	4	1	4	5	6	06/20/89	Hogan, Jr. et al.			
	4	9	3	7	7	6	3	06/26/90	Mott			
	5	0	0	3	9	5	0	04/02/91	Kato et al.			
	5	0	2	5	4	9	9	06/18/91	Inoue et al.			

**FOREIGN PATENT DOCUMENTS**

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB CLASS	Translation	
						Yes	No

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)

P/K	"MSET Modeling Of Crystal River-3 Venturi Flow Meters" by J. P. Herzog, S. W. Wegerich, K. C. Gross, and F. K. Bockhorst, 6th International Conference on Nuclear Engineering, ICONE-6169, May 10-14, 1998, Copyright © 1998 ASME (12 pp).
P/K	

EXAMINER

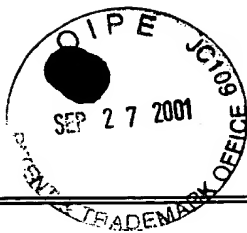
DATE CONSIDERED

5/30/03

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.



<b>Form PTO-1449</b>  <b>INFORMATION DISCLOSURE CITATION IN AN APPLICATION</b>  (Use several sheets if necessary)				Docket Number <b>70480</b>				Application Number <b>09/802,482</b>					
				Applicant <b>Stephan W. WEGERICH et al.</b>									
				Filing Date <b>March 9, 2001</b>				Group Art Unit <b>2857</b>					
<b>U. S. PATENT DOCUMENTS</b>													
EXAMINER INITIAL	DOCUMENT NUMBER							DATE	NAME	CLASS	SUB CLASS	FILING DATE IF APPROP.	
<i>[Handwritten Initials]</i>	5	0	5	2	6	3	0	10/01/91	Hinsey et al.	<i>[Diagonal Line]</i>			
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	5	1	9	5	0	4	6	03/16/93	Gerardi et al.				
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	5	2	5	1	2	8	5	10/05/93	Inoue et al.				
	5	2	8	5	4	9	4	02/08/94	Sprecher et al.				
	5	3	1	1	5	6	2	05/10/94	Palusamy et al.				
<b>FOREIGN PATENT DOCUMENTS</b>													
	DOCUMENT NUMBER							DATE	COUNTRY	CLASS	SUB CLASS	Translation Yes No	
<b>OTHER DOCUMENTS</b> (Including Author, Title, Date, Pertinent Pages, Etc.)													
EXAMINER <i>[Signature]</i>										DATE CONSIDERED <i>5/30/03</i>			
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March 9, 2001Group Art Unit  
2857**U. S. PATENT DOCUMENTS**

EXAMINER INITIAL	DOCUMENT NUMBER							DATE	NAME	CLASS	SUB CLASS	FILING DATE IF APPROP.
PK	5	3	2	7	3	4	9	07/05/94	Hoste			
	5	3	8	6	3	7	3	01/31/95	Keeler et al.			
	5	4	2	0	5	7	1	05/30/95	Coleman et al.			
	5	4	2	1	2	0	4	06/06/95	Svaty, Jr.			
	5	4	4	6	6	7	2	08/29/95	Boldys			
	5	4	5	5	7	7	7	10/03/95	Fujiyama et al.			
	5	4	5	9	6	7	5	10/17/95	Gross et al.			
	5	4	8	1	6	4	7	01/02/96	Brody et al.			
	5	5	0	0	9	4	0	03/19/96	Skeie			
	5	5	0	2	5	4	3	03/26/96	Aboujaoude			
	5	5	3	9	6	3	8	07/23/96	Keeler et al.			

**FOREIGN PATENT DOCUMENTS**

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB CLASS	Translation	
						Yes	No

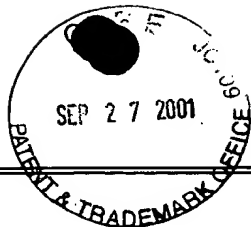
**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)


EXAMINER

P.L.

DATE CONSIDERED 5/30/03

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09/802,482Applicant  
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March 9, 2001Group Art Unit  
2857**U. S. PATENT DOCUMENTS**

EXAMINER INITIAL	DOCUMENT NUMBER							DATE	NAME	CLASS	SUB CLASS	FILING DATE IF APPROP.
PK	5	5	4	8	5	2	8	08/20/96	Keeler et al.			
	5	5	5	3	2	3	9	09/03/96	Heath et al.			
	5	6	0	0	7	2	6	02/04/97	Morgan et al.			
	5	6	2	9	8	7	8	05/13/97	Kobrosly			
	5	6	3	8	4	1	3	06/10/97	Uematsu et al.			
	5	6	5	7	2	4	5	08/12/97	Hecht et al.			
	5	6	6	3	8	9	4	09/02/97	Seth et al.			
	5	6	6	8	9	4	4	09/16/97	Berry			
	5	6	7	1	6	3	5	09/30/97	Nadeau et al.			
	5	6	8	0	4	0	9	10/21/97	Qin et al.			
	5	6	8	2	3	1	7	10/28/97	Keeler et al.			

**FOREIGN PATENT DOCUMENTS**

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB CLASS	Translation	
						Yes	No

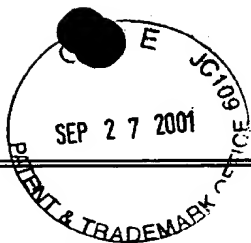
**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)


EXAMINER

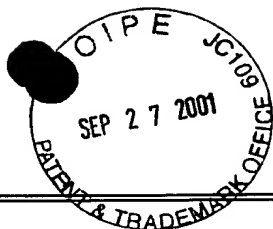
P.L.

DATE CONSIDERED 5/30/03

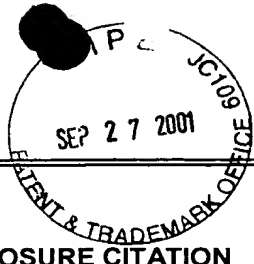
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<b>Form PTO-1449</b>  <b>INFORMATION DISCLOSURE CITATION IN AN APPLICATION</b>  (Use several sheets if necessary)				Docket Number 70480				Application Number 09/802,482					
				Applicant Stephan W. WEGERICH et al.									
				Filing Date March 9, 2001				Group Art Unit 2857					
<b>U. S. PATENT DOCUMENTS</b>													
EXAMINER INITIAL	DOCUMENT NUMBER							DATE	NAME	CLASS	SUB CLASS	FILING DATE IF APPROP.	
	5	6	9	9	4	0	3	12/16/97	Ronnen				
	5	7	0	8	7	8	0	01/13/98	Levergood et al.				
	5	7	1	0	7	2	3	01/20/98	Hoth et al.				
	5	7	2	7	1	4	4	03/10/98	Brady et al.				
	5	7	4	8	4	6	9	05/05/98	Pyötsiä				
	5	7	6	1	0	9	0	06/02/98	Gross et al.				
	5	7	6	4	5	0	9	06/09/98	Gross et al.				
	5	7	8	7	1	3	8	07/28/98	Ocieczek et al.				
	5	7	9	0	9	7	7	08/04/98	Ezekiel				
	5	7	9	6	6	3	3	08/18/98	Burgess et al.				
	5	8	2	2	2	1	2	10/13/98	Tanaka et al.				
<b>FOREIGN PATENT DOCUMENTS</b>													
	DOCUMENT NUMBER							DATE	COUNTRY	CLASS	SUB CLASS	Translation Yes No	
<b>OTHER DOCUMENTS</b> (Including Author, Title, Date, Pertinent Pages, Etc.)													
EXAMINER										DATE CONSIDERED <u>5/30/03</u>			
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Sheet 6 of 7

Form PTO-1449  <b>INFORMATION DISCLOSURE CITATION IN AN APPLICATION</b>  (Use several sheets if necessary)		Docket Number 70480		Application Number 09/802,482									
		Applicant Stephan W. WEGERICH et al.											
		Filing Date March 9, 2001		Group Art Unit 2857									
<b>U. S. PATENT DOCUMENTS</b>													
EXAMINER INITIAL	DOCUMENT NUMBER							DATE	NAME	CLASS	SUB CLASS	FILING DATE IF APPROP.	
K	5	8	4	5	2	3	0	12/01/98	Lamberson				
	5	8	6	4	7	7	3	01/26/99	Barna et al.				
	5	8	9	5	1	7	7	04/20/99	Iwai et al.				
	5	9	0	5	9	8	9	05/18/99	Biggs				
	5	9	0	9	3	6	8	06/01/99	Nixon et al.				
	5	9	1	3	9	1	1	06/22/99	Beck et al.				
	5	9	3	0	7	7	9	07/27/99	Knoblock et al.				
	5	9	3	3	3	5	2	08/03/99	Salut				
	5	9	3	3	8	1	8	08/03/99	Kasravi et al.				
	5	9	6	3	8	8	4	10/05/99	Billington et al.				
X	5	9	7	0	4	3	0	10/19/99	Burns et al.				
<b>FOREIGN PATENT DOCUMENTS</b>													
	DOCUMENT NUMBER							DATE	COUNTRY	CLASS	SUB CLASS	Translation Yes No	
<b>OTHER DOCUMENTS</b> (Including Author, Title, Date, Pertinent Pages, Etc.)													
EXAMINER										DATE CONSIDERED <u>5/30/03</u>			
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Docket Number  
70480Application Number  
09/802,482Applicant  
Stephan W. WEGERICH et al.Filing Date  
March 9, 2001Group Art Unit  
2857**U. S. PATENT DOCUMENTS**

EXAMINER INITIAL	DOCUMENT NUMBER							DATE	NAME	CLASS	SUB CLASS	FILING DATE IF APPROP.
WLC	5	9	9	5	9	1	6	11/30/99	Nixon et al.			
	6	0	0	6	2	6	0	12/21/99	Barrick, Jr. et al.			
	6	0	2	3	5	0	7	02/08/00	Wookey			
	6	0	2	6	3	4	8	02/15/00	Hala			
	6	0	4	9	8	2	7	04/11/00	Sugauchi et al.			
	6	1	0	4	9	6	5	08/15/00	Lim et al.			
	6	1	2	8	5	4	3	10/03/00	Hitchner			

**FOREIGN PATENT DOCUMENTS**

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB CLASS	Translation	
						Yes	No

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)

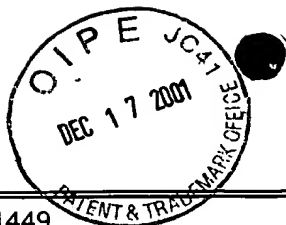

EXAMINER

WLC

DATE CONSIDERED

5/30/03

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<b>Form PTO-1449</b>  <b>INFORMATION DISCLOSURE CITATION IN AN APPLICATION</b>  (Use several sheets if necessary)				Docket Number 70480				Application Number 09/802,482					
				Applicant Stephan W. WEGERICH et al.									
				Filing Date March 9, 2001				Group Art Unit 2857					
<b>U. S. PATENT DOCUMENTS</b>													
EXAMINER INITIAL	DOCUMENT NUMBER							DATE	NAME	CLASS	SUB CLASS	FILING DATE IF APPROP.	
PK	3	0	4	5	2	2	1	07/17/62	Roop				
	R	e	3	1	7	5	0	11/27/84	Morrow				
	5	4	9	5	1	6	8	02/27/96	de Vries				
	5	5	4	8	5	2	8	08/20/96	Keeler et al.				
	5	5	8	6	0	6	6	12/17/96	White et al.				
	5	7	5	7	3	0	9	05/26/98	Brooks et al.				
	5	7	7	4	3	7	9	06/30/98	Gross et al.				
	5	7	8	4	2	8	5	07/21/98	Tamaki et al.				
	5	8	8	6	9	1	3	03/23/99	Marguinaud et al.				
	5	9	8	7	3	9	9	11/16/99	Wegerich et al.				
	6	0	7	6	0	8	8	06/13/00	Paik et al.				
<b>FOREIGN PATENT DOCUMENTS</b>													
	DOCUMENT NUMBER							DATE	COUNTRY	CLASS	SUB CLASS	Translation Yes No	
	WO 00/67412							11/09/00	PCT				
<b>OTHER DOCUMENTS</b> (Including Author, Title, Date, Pertinent Pages, Etc.)													
PK	"Application Of A New Technique For Modeling System Behavior" by Paul J. O'Sullivan, presented at the ISA Symposium, Edmonton, Alberta, May 1, 1991, © Copyright 1991 Instrument Society of America (21 pp.)												
PK	"A Universal, Fault-Tolerant, Non-Linear Analytic Network For Modeling And Fault Detection," by J. E. Mott, R. W. King, L. R. Monson, D. L. Olson, and J. D. Staffon, Proceedings of the 8th Power Plant Dynamics, Control & Testing Symposium, Knoxville, Tennessee, May 27-29, 1992 (14 pp.)												
PK	ModelWare™ Product Review by Robert D. Flori, reprinted from Computerized Investing, September/October 1992, Volume XI, No. 5, copyright by The American Association of Individual Investors (pp. 8-10)												
EXAMINER <span style="font-family: cursive;">PK</span>										DATE CONSIDERED <span style="font-family: cursive;">5/30/03</span>			
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[illegible]



**Information Assurance  
Statement By Applicant**

 Application No.: 0002,482  
 Inventor: WILLARD, et al  
 Group: Unassigned  
 Filing Date: March 9, 2001

(Use Several Sheets if Necessary)

**U.S. Patent Documents**

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
<i>ll</i>	X	5,940,811	Aug. 1999	Norris	705	38	
	Y	5,940,812	Aug 1999	Tengel, et al	705	38	
	Z	5,950,179	Sep. 1999	Buchanan, et al	705	38	
	AA	5,960,411	Sept. 28, 1999	Hartman, et al	705	26	Sept. 12, 1997
	BB	5,966,699	Oct. 1999	Zandi	705	38	
	CC	5,970,478	Oct. 19, 1999	Walker, et al	705	35	Mar. 12, 1997
	DD	5,987,434	Nov. 1999	Libman	705	36	
	EE	5,995,947	Nov. 1999	Fraser, et al	705	36	
	FF	6,014,645	Jan 2000	Cunningham	705	38	
	GG	6,000,832	Dec 14, 1999	Franklin, et al	364	479.02	Sep 24, 1997
	HH	6,029,149	Feb. 22, 2000	Dykstra, et al	705	38	Apr. 26, 1999
	II	6,029,890	Feb. 29, 2000	Austin	235	380	Jun 22, 1998
	JJ	6,088,686	Jul 11, 2000	Walker et al	705	38	Dec 3, 1996
	KK	6,105,007	Aug 15, 2000	Norris	705	38	May 5, 1999
	LL	6,112,190	Aug 29, 2000	Fletcher et al	705	38	Aug. 19, 1997

**Foreign Patent or Published Foreign Patent Application**

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
<i>ll</i>	MM	EP0840244A1	06/05/98	Europe	G06F	17/60	Yes	No

**Other Documents**

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
<i>ll</i>	NN	Anon. "Microsoft targets more than PIM market with Outlook 2000, Computer Reseller News, n. 805, pg 99, Aug. 31, 1998.
<i>ll</i>	OO	Anon. "To Boost Balances, AT&T Renews No-Fee Universal Card Offer", The Gale Group, v. 10, n. 13, March 30, 1992.
<i>ll</i>	PP	Anon. "Citgo puts a new spin on the cobranded oil card" Credit Card news, p. 4, Nov. 1, 1995.
Examiner <i>ll</i>	Date Considered <i>6/14/03</i>	

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

**Information Disclosure  
Statement By Applicant**

(Use Several Sheets if Necessary)

Atty Docket No. NEX 1 P00 /  
 Application No.: 05 02,482  
 Inventor WILLARD, et al  
 Group Unassigned  
 Filing Date March 9, 2001

**Other Documents (Cont)**

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
PIC	QQ	Altavista: search, FICO, <a href="http://www.altavista.com">http://www.altavista.com</a>
	RR	Block, Valerie, "Network Assembles Card Issuers at an Internet Site," American Banker, Vol. 160, No. 198, pg. 11, Oct. 13, 1995.
	SS	Borowsky, Mark, "The Neural Net: Predictor of Fraud or Victim of Hype?", Bank Technology News, Pg. 7, Sept. 1993.
	TT	Calvey, Mark, "Internet Gives Bankers a Snappy Comeback", San Francisco Business Times, Vol. 13, No. 5, pg. 3, September 1998.
	UU	Canter, Ronald S., "Lender Beware-Federal Regulation of Consumer Credit", Credit World, Vol. 81, No. 5, pp. 16-20, May 1993
	VV	Chesanow, Neil, "Pick the Right Credit Cards-and Use Them Wisely", Medical Economics, v. 75, n. 16, pg. 94, Aug 24, 1998.
	WW	Creditnet.com-An Online Guide to Credit Cards; <a href="http://www.creditnet.com/consumers.html">http://www.creditnet.com/consumers.html</a>
	XX	"Credit", The New Encyclopedia Britannica
	YY	FICO <a href="http://houseloans.ids.com/fico">http://houseloans.ids.com/fico</a>
	ZZ	Duclaux, Denise, "A Check for \$5,000 in Ten Minutes", ABA Banking Journal, Vol. 87, No. 8, pg. 45, August 1995.
	AAA	FIData, Inc., Press Release, August 26, 1998, <a href="http://fidata-inc.com">http://fidata-inc.com</a>
	BBB	Friedland, Marc, "Credit Scoring Digs Deeper into Data", Credit World, v. 84, n. 5, pg. 19-23, May 1996.
	CCC	Handley, John, "Credit Review Lets the Numbers Do the Talking in Home Mortgage Game", Chicago Tribune, July 1998.
	DDD	Hollander, Geoffrey, "Sibling Tool Personator 3 Untangles File Formats", InfoWorld, b 20 no. 5, pp. 102, Feb 2, 1998.
	EEE	Kantrow, Yvette D., "Banks Press Cardholders to Take Cash Advances", American Banker, b 157, n. 18, pg 1-2, Jan 28, 1992.
	FFF	Lotus News Release: "Lotus Delivers Pre-Release of Lotus Notes 4.6 Client Provides Compelling New Integration with Internet Explorer", May 20, 1997.
	GGG	"Low-Rent Loan Officer In a Kiosk", Bank Technology News, Vol. 8, No. 2, pg. 5, February 1995
	HHH	McCormick, Linda W., "Users of Credit Scoring Face Tough Rules on Notification", American Banker, pg. 1 May 21, 1982.
	III	McShane, Peter K., "Got Financing?", Business Journal Serving Southern Tier, Vol 11, Issue 19, p 9.
	JJJ	"Phillips 66 Introduces Mastercard with Rebate Feature", PR Newswire, Sept. 14, 1995

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

**Information Disclosure  
Statement By Applicant**

Atty Docket No. NTP007  
 Application No.: 9/802,482  
 Inventor WILLARD, et al  
 Group Unassigned  
 Filing Date March 9, 2001

(Use Several Sheets if Necessary)

**Other Documents (Cont)**

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
KKK	KKK	Sherman, Lee, "Wells Fargo Writes a New Online Script", Interactive Week, Vol. 5, No. 31, pg 29, August 1998
LLL	LLL	Staff, "On-Line System Approves Loans While Customer Waits", Communication News, Vol. 31, No. 9, September 1994
MM M	MM M	Stetenfeld, Beth, "Credit scoring: Finding the Right Recipe", Credit Union Management, v 17, n. 11, pg 24-26, Nov. 1994.
NNN	NNN	"Wells Fargo Launches First Real-Time, Online Home Equity Credit Decision-Making Service", Business Wire, June 1998, Dialog File 621: New Product Announcement
OOO	OOO	"What Do FICO Credit Scores Mean to Me?", <a href="http://www.sancap.com">http://www.sancap.com</a>
PPP	PPP	"What is a FICO Score?", <a href="http://www.aspenloan.com">http://www.aspenloan.com</a>
QQQ	QQQ	"What the Credit Bureau is Saying About you:", Changing Times, v. 37, pg. 56, July 1983.
RRR	RRR	"World Wide Web Enhances Customer's Choice", Cards International, No. 143, pg. 9, November 1995
<i>[Signature]</i>		6/14/03

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**Information Disclosure  
Statement By Applicant**

Application No.

02,482

Inventor

WILLARD, et al

Group

Unassigned

Filing Date

March 9, 2001

(Use Several Sheets if Necessary)

**U.S. Patent Documents**

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub- class	Filing Date
P/C	A	5,187,735	Feb 16, 1993	Herrero Garcia et al	379	21	May 1, 1990
	B	5,239,462	Aug 1993	Jones, et al	705	38	
	C	5,262,941	Nov. 16, 1993	Saladin, et al	705	28	Mar 30, 1990
	D	5,387,783	Feb. 7, 1995	Mihm, et al	235	375	Apr. 30, 1993
	E	5,450,537	Sep 12, 1995	Hirai et al	395	149	Nov 4, 1993
	F	5,611,052	Mar. 1997	Dykstra, et al	705	38	
	G	5,696,907	Dec. 9, 1997	Tom	705	38	Feb. 27, 1995
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**Foreign Patent or Published Foreign Patent Application**

Examiner Initial	No.	Document No.	Date	Country or Patent Office	Class	Sub- class	Translation	
P/C	W	WO 97/22073	Jun 1997	PCT	G06F	17/60	Yes	No

**Other Documents**

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication	
Examiner		Date Considered 6/14/03	

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.